

REGENT BANCORP, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 2891006	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$344	\$358	3.9%		
Loans	\$287	\$262	-8.7%		
Construction & development	\$18	\$20	6.4%		
Closed-end 1-4 family residential	\$61	\$53	-13.2%		
Home equity	\$4	\$1	-67.9%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-19.8%		
Commercial & Industrial	\$30	\$34	13.0%		
Commercial real estate	\$128	\$113	-11.7%		
Unused commitments	\$38	\$36	-7.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$25	\$23	-7.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$11	\$48	335.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$9	\$0	-100.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$7	\$0	-100.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$319	\$322	1.2%		
Deposits	\$306	\$291	-4.9%		
Total other borrowings	\$5	\$25	400.0%		
FHLB advances	\$5	\$25	400.0%		
Equity					
Equity capital at quarter end	\$26	\$35	37.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA		
Performance Ratios					
Tier 1 leverage ratio	6.9%	10.1%	--		
Tier 1 risk based capital ratio	9.7%	14.1%	--		
Total risk based capital ratio	11.0%	15.3%	--		
Return on equity ¹	-169.9%	4.5%	--		
Return on assets ¹	-15.2%	0.4%	--		
Net interest margin ¹	4.0%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	49.5%	52.1%	--		
Loss provision to net charge-offs (qtr)	227.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	2.9%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	22.2%	3.7%	9.4%	2.7%	--
Closed-end 1-4 family residential	6.0%	9.5%	0.5%	0.3%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	24.9%	14.5%	0.0%	0.0%	--
Commercial real estate	2.4%	2.6%	0.1%	0.0%	--
Total loans	6.9%	5.3%	0.8%	0.2%	--